

**UNITED STATES BANKRUPTCY COURT**  
Middle District of Alabama

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors , & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/15/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

**NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor (name(s) used by the debtor in the last 6 years, including married, maiden, trade, and address):

Richard A. Stehl  
aka Richard Alan Stehl  
2424 Promenade Blvd. #2  
Montgomery, AL 36106-3905

Case Number:  
05-33989

Social Security/Taxpayer ID Nos.:  
xxx-xx-9141

Attorney for Debtor (name and address):

Richard A. Lawrence  
P. O. Box 4633  
Montgomery, AL 36103-4633  
Telephone number: 334 263-2000

Bankruptcy Trustee (name and address):

Susan S. DePaola  
1726 West Second Street  
Suite B  
Montgomery, AL 36106  
Telephone number: 334 262-1600

**Meeting of Creditors:**

Date: **November 23, 2005**

Time: **02:30 PM**

Location: **U.S. Bankruptcy Court, One Church Street, Courtroom 4E, Montgomery, AL 36104**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: 1/23/06**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property, and certain codebtors. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**

PO Box 1248  
Montgomery, AL 36102  
Telephone number: 334-954-3800

**For the Court:**

Clerk of the Bankruptcy Court:  
Richard S. Oda

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 10/16/05

## EXPLANATIONS

FORM B9A (9/97)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
-- Refer to Other Side for Important Deadlines and Notices --	

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 1127-2  
Case: 05-33989

User: admin  
Form ID: b9a

Page 1 of 2  
Total Served: 37

Date Rcvd: Oct 18, 2005

The following entities were served by first class mail on Oct 21, 2005.

db Richard A. Stehl, 2424 Promenade Blvd. #2, Montgomery, AL 36106-3905  
aty Richard A. Lawrence, P. O. Box 4633, Montgomery, AL 36103-4633  
tr +Susan S. DePaola, 1726 West Second Street, Suite B, Montgomery, AL 36106-1546  
1256806 +AEP SOUTHWESTERN ELECTRIC POWE, C/O NCO FINANCIAL SYSTEMS, INC, P. O. BOX 8529,  
PHILADELPHIA, PA 19101-8529  
1256804 +AEP SOUTHWESTERN ELECTRIC POWE, C/O NCO FINANCIAL SYSTEMS, INC, 507 PRUDENTIAL ROAD,  
HORSHAM, PA 19044-2308  
1256805 +AEP SOUTHWESTERN ELECTRIC POWE, C/O NCO FINANCIAL SYSTEMS, INC, P. O. BOX 41418, DEPT. 13,  
PHILADELPHIA, PA 19101-1418  
1256808 ASSET ACCEPTANCE LLC, P. O. BOX 2039, WARREN, MI 48090-2039  
1256809 AT&T, C/O FINANCIAL SYSTEMS, INC, P. O. BOX 41457, PHILADELPHIA, PA 19101-1457  
1256810 BALTIMORE GAS & ELECTRIC, P. O. BOX 1431, BALTIMORE, MD 21203-1431  
1256811 +BALTIMORE GAS AND ELECTRIC CO., P. O. BOX 1475, BALTIMORE, MD 21203-1475  
1256835 +BETTY STEHL, 5099 NORTHAMPTON DRIVE, FT. MYERS, FL 33919-1918  
1256812 +CHESAPEAKE CREDIT INC., 4920 NIAGARA ROAD, SUITE 300, COLLEGE PARK, MD 20740-1110  
1256813 CITIBANK, CREDIT CARD PROCESSING CENTER, P. O. BOX 15085, WILMINGTON, DE 19850-5085  
1256815 +COLLECTECH SYSTEMS, INC., ACCOUNTING DEPARTMENT, P. O. BOX 361744, COLUMBUS, OH 43236-1744  
1256814 +COLLECTECH SYSTEMS, INC., CONSUMER SERVICE DEPT., P. O. BOX 4157,  
WOODLAND HILLS, CA 91365-4157  
1256816 +COLONIAL GRAND AT PROMENADE, 2400 CENTRAL PARKWAY, MONTGOMERY, AL 36106-3139  
1256817 COMPLETE OUTSOURCING SOLUTIONS, P. O. BOX 95455, PALATINE, IL 60095-0455  
1256819 +EFG PLATINUM LOAN, ORIGINATING CENTER, P. O. BOX 2009, SIOUX FALLS, SD 57101-2009  
1256821 LEADING EDGE RECOVERY SOLUTION, 8550 W. BRYN MAWR AVE STE 350, CHICAGO, IL 60631-3221  
1256820 LEADING EDGE RECOVERY SOLUTION, P. O. BOX 505, LINDEN, MI 48451-0505  
1256822 LOAN SERVICES, P. O. BOX Q, AUSTIN, TX 78713-8917  
1256824 MIDLAND CREDIT MANAGEMENT INC., P. O. BOX 939019, SAN DIEGO, CA 92193-9019  
1256823 MIDLAND CREDIT MANAGEMENT INC., DEPARTMENT 8870, LOS ANGELES, CA 90084-8870  
1256825 +NCO FINANCIAL SYSTEMS, INC., 9009 CORPORATE LAKES DRIVE, SUITE 300-BD, TAMPA, FL 33634-2367  
1256826 +RUSSELL AUTOMOTIVE COLLISON CE, 1501 SOUTH CATON AVENUE, HALETHORPE, MD 21227-1126  
1256827 SALLIE MAE, 1002 ARTHUR DRIVE, LYNN HAVEN, FL 32444-1683  
1256828 SALLIE MAE SERVICING CORP, P. O. BOX 4700, WILKES BARRE, PA 18773-4700  
1256829 +SHREVEPORT EYE CLINIC, C/O CREDIT BUREAU OF GREATER, P. O. BOX 1107,  
SHREVEPORT, LA 71163-1107  
1256830 +SHREVEPORT EYE CLINIC, C/O CREDIT BUREAU OF GREATER, 620 CROCKETT STREET,  
SHREVEPORT, LA 71101-3604  
1256831 SOUTHWEST FLORIDA REG. ME, C/O NCO FINANCIAL SYSTEMS, INC, P. O. BOX 13584,  
PHILADELPHIA, PA 19101-3584  
1256832 +SOUTHWEST FLORIDA REG. ME, C/O NCO FINANCIAL SYSTEMS INC, P. O. BOX 41421 DEPT 33,  
PHILADELPHIA, PA 19101-1421  
1256833 SPRINT PCS, C/O DIVERSIFIED ADJUSTMENT SER, P. O. BOX 32145, FRIDLEY, MN 55432-0145  
1256834 +SPRINT, PCS, C/O DIVERSIFIED ADJUSTMENT SER, 600 COON RAPIDS BLVD.,  
COON RAPIDS, MN 55433-5453  
1256837 T-MOBILE, P. O. BOX 790047, ST. LOUIS, MO 63179-0047

The following entities were served by electronic transmission on Oct 20, 2005 and receipt of the transmission was confirmed on:

1256807 EDI: ACCE.COM Oct 20 2005 01:56:00 ASSET ACCEPTANCE LLC, P. O. BOX 9063,  
BRANDON, FL 33509-9063  
1256813 EDI: CITICORP.COM Oct 20 2005 01:56:00 CITIBANK, CREDIT CARD PROCESSING CENTER,  
P. O. BOX 15085, WILMINGTON, DE 19850-5085  
1256818 EDI: DISCOVER.COM Oct 20 2005 01:55:00 DISCOVER, P. O. BOX 15251,  
WILMINGTON, DE 19886-5251  
1256824 EDI: MID8.COM Oct 20 2005 01:56:00 MIDLAND CREDIT MANAGEMENT INC., P. O. BOX 939019,  
SAN DIEGO, CA 92193-9019  
1256823 EDI: MID8.COM Oct 20 2005 01:56:00 MIDLAND CREDIT MANAGEMENT INC., DEPARTMENT 8870,  
LOS ANGELES, CA 90084-8870  
1256838 EDI: AFNIVZWIRE.COM Oct 20 2005 01:56:00 VERIZON WIRELESS, P. O. BOX 17577,  
BALTIMORE, MD 21297-0513

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

1256836\* +BETTY STEHL, 5099 NORTHAMPTON DRIVE, FT. MYERS, FL 33919-1918  
1256803\* +RICHARD A. LAWRENCE, P.O. BOX 4633, MONTGOMERY, AL 36103-4633  
1256802\* RICHARD A. STEHL, 2424 PROMENADE BLVD. #2, MONTGOMERY, AL 36106-3905

TOTALS: 0, \* 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1127-2  
Case: 05-33989

User: admin  
Form ID: b9a

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Total Served: 37

Date Rcvd: Oct 18, 2005

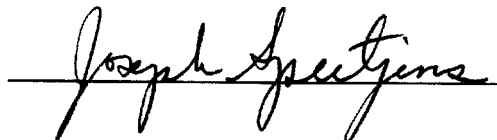
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2005

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.